Triskel

Blueprint for Inclusive Finance

Triskel Group

Abstract

Triskel Wallet is a decentralized multi-chain wallet that unifies crypto asset management, DeFi access, and traditional banking services through a single, secure interface. Combining non-custodial storage with cross-chain swaps, crypto-powered credit cards, and upcoming virtual IBAN accounts, Triskel bridges the gap between Web3 and global finance.

This chain-agnostic platform currently supports Ethereum, BSC, Polygon, Bitcoin, and TRON, with plans for continuous chain expansion, and offers OTC trading, security token (STO) integration, and the largest referral program in Web3, rewarding users at every level. Its integrated DApp browser, Swift Pro API-powered cross-chain swaps, and Onramper fiat gateways (available in 170+ countries) are designed to support future growth to 100M+ users, positioning Triskel as a next-generation gateway for both retail and institutional crypto adoption.

1. Introduction

Triskel was born from a fundamental need to democratize access to financial opportunity in an increasingly digital world. Traditional financial systems, built on centralized control and exclusionary practices, have systematically limited participation, locking millions out of investment opportunities and economic mobility. Triskel's ecosystem confronts these barriers head-on by merging self-sovereign digital identity with decentralized financial tools, creating a new paradigm where financial empowerment is universal.

In the Triskel framework, cryptocurrency transcends its role as a speculative asset, becoming a functional gateway to economic participation. The platform transforms digital assets into practical tools for transactions, investments, and everyday financial activities, all governed by user autonomy rather than institutional gatekeeping.

This represents more than a technological shift; it's a philosophical realignment of power structures. By integrating decentralized identity with multi-chain asset management and compliant fiat gateways, Triskel rebuilds financial infrastructure from first principles: transparency replaces opacity, inclusion supersedes exclusion, and individual sovereignty overtakes centralized control.

In a world where information asymmetry has long dictated economic advantage, Triskel makes trust transparent, opportunity borderless, and financial agency undeniable.

2. Architectural Overview

Triskel's architecture is strategically designed as a **modular, multi-layered infrastructure** aimed at achieving optimal **security, scalability, and interoperability**. Each layer of the system has been engineered to support both enterprise-grade applications and decentralized protocols, creating a unified framework that supports the convergence of TradFi and DeFi.

The architecture includes the following critical components:

- **Decentralized Identity Layer**
  Triskel incorporates a self-sovereign identity (SSI) framework, enabling users to maintain control over credentials while ensuring compliance. This identity layer supports modular integration of KYC/AML systems and verifiable credentials, essential for interoperability with regulated environments.

- **Multi-Chain Engine**
  The platform natively supports **EVM chains, Bitcoin, and non-EVM chains**, with **atomic cross-chain functionality** to facilitate seamless asset transfers and application logic across diverse blockchains.

- **Institutional-Grade Security**
  Security is enforced through a hybrid key management model that combines **multi-party computation (MPC)** with **user-owned key storage**, offering both decentralization and institutional compliance.

- **Compliance Gateway**
  A modular compliance layer allows regulated entities to plug into the network via **KYC/AML integration points**, ensuring adherence to global financial regulations while maintaining user privacy.

- **Consensus Mechanism**
  Triskel is designed to be consensus-agnostic but interoperable with various consensus types. It will interface with proof-of-stake (PoS) and proof-of-work (PoW) blockchains while supporting its own execution environment where applicable.

- **Tech Stack**
  The system utilizes **Rust and Solidity** for smart contract development, **Cosmos SDK** and **Substrate** for blockchain module construction, and **zk-SNARKs** for privacy-preserving proofs where needed. Triskel also plans to integrate secure enclave technology and WebAssembly (WASM) for performance and cross-platform compatibility.

- **Node Structure**
  Nodes within Triskel include:

  - **Execution Nodes** – handle transaction processing and smart contract execution

  - **Compliance Nodes** – validate identity and regulatory requirements

  - **Relay Nodes** – facilitate cross-chain communication

- **Scalability Solutions**
  Triskel will employ **layer-2 rollups**, **off-chain computation**, and **modular execution environments** to manage high throughput and minimize latency. The architecture allows horizontal scaling through network sharding and parallel transaction execution.

- **APIs and SDKs**
  Developers can access a rich set of RESTful and GraphQL APIs alongside open-source SDKs in **JavaScript, Python, and Rust**, facilitating application integration and ecosystem expansion.

- **Data Storage Layer**
  Off-chain data is stored via a hybrid of **IPFS**, **Filecoin**, and secure cloud services, with on-chain hash anchoring for data integrity and auditability.

- **Structural Flow of Working**
  The flow begins with user identity verification, proceeds through secure key management and smart contract deployment, and culminates in atomic transaction execution across supported chains. Compliance checks are enforced at each touchpoint via programmable compliance logic

2.1 The Execution Layer

The Execution Layer is the operational backbone of Triskel, responsible for smart contract computation, transaction processing, and blockchain event handling.

- **Smart Contract Execution**: Triskel supports programmable logic via smart contracts, interoperable across multiple chains (EVM-compatible and others).

- **Cross-Chain Interactions**: Native cross-chain bridge functionality facilitates atomic asset and data transfers across supported blockchains.

- **Microservices Architecture**: Core services, wallets, trading (OTC/STO), and compliance, operate as independent services with secure API access and event-driven workflows.

- **Authentication & Authorization**: Industry-standard authentication flows (e.g., OAuth 2.0, JWT) are implemented to ensure secure user and service interactions.

- **Event Handlers & Cron Jobs**: Decentralized event listeners and scheduled tasks support automation and data integrity in transactional workflows.

2.2 Storage Layer

Triskel leverages a hybrid data storage architecture to optimize for speed, reliability, and compliance:

- **Structured Database**: A high-performance relational database is used for core business logic, user accounts, transactions, wallets, and configurations. This ensures data integrity and ACID compliance for regulatory needs.

- **ORM Abstraction**: An object-relational mapping layer enforces consistency, boosts developer productivity, and protects against common database threats.

- **In-Memory Caching**: Ephemeral session data and frequently accessed content are cached in-memory to minimize latency and reduce backend load.

- **Blockchain Nodes**: Triskel integrates with full nodes across multiple chains (e.g., Ethereum, BSC, Bitcoin, Polygon, TRON) to interact directly with on-chain data.

- **Modular Storage Support**: While centralized structured storage is used for operational data, modular adaptors (e.g., for IPFS or decentralized cloud) are considered for future decentralized storage integrations.

2.3 Consensus Layer

Triskel does not rely on a single consensus algorithm but is designed to interoperate with various blockchain consensus models:

- **Proof-of-Stake Networks**: Native integrations with PoS-based chains (Ethereum, BSC, Polygon, TRON) enable high-throughput, low-cost operations.

- **Proof-of-Work Networks**: The platform also supports Bitcoin and other PoW-based chains, enabling interoperability with legacy crypto assets and networks.

- **Consensus-Agnostic Compliance**: A protocol-level compliance layer ensures that regardless of the underlying consensus, regulatory requirements such as AML/KYC can be enforced contextually.

Triskel Wallet Backend Architecture
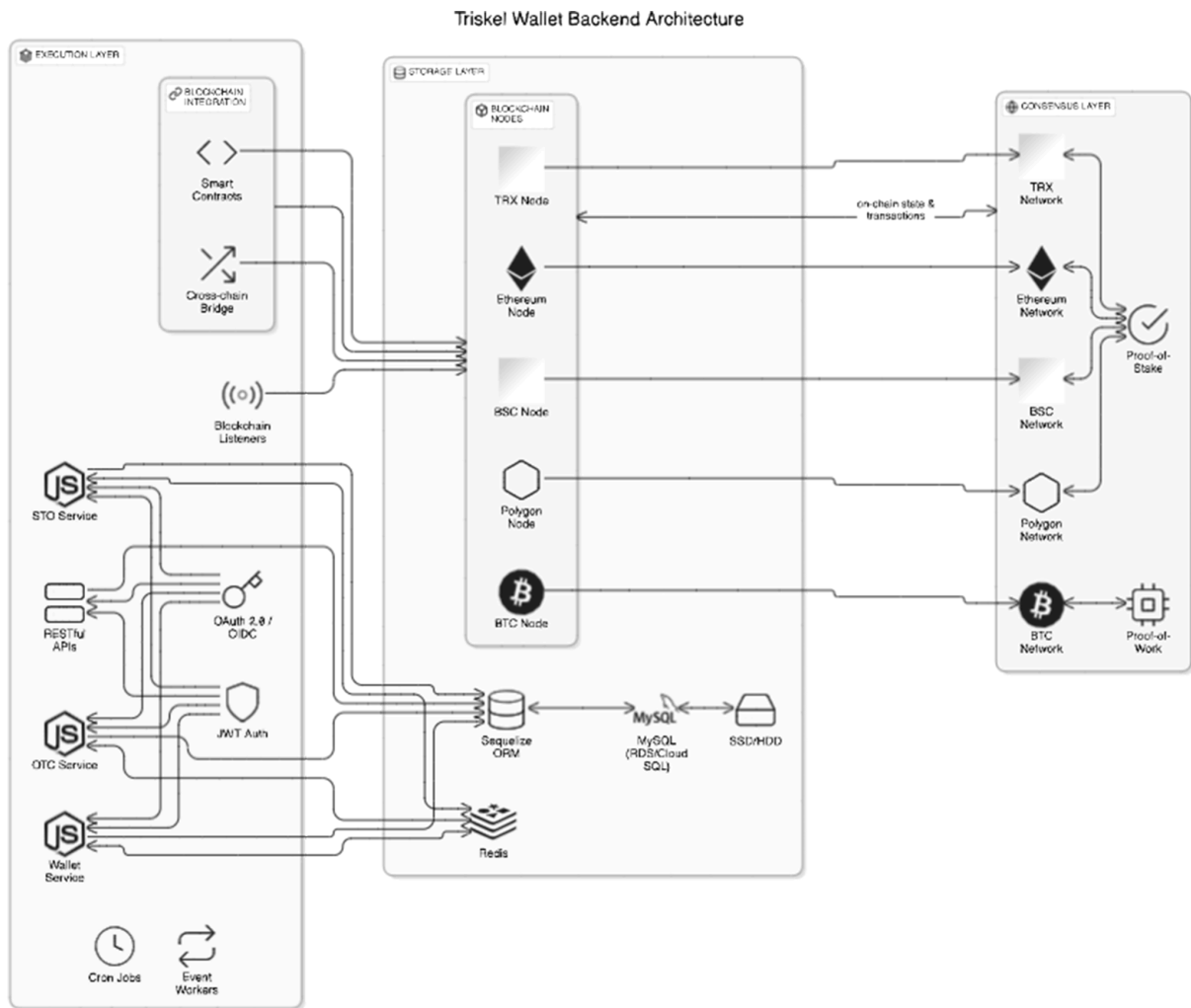
3. Triskel Vision & Mission

3.1 Vision

To dismantle financial gatekeeping by building a world where economic participation is borderless, self-sovereign, and inseparable from digital identity.

3.2 Mission

Triskel exists to democratize financial access by replacing institutional gatekeepers with decentralized tools, empowering anyone with an internet connection to transact, invest, and grow wealth. We bridge the divide between traditional finance and Web3 through compliant fiat gateways, crypto-powered credit systems, and institutional-grade security, seamlessly merging both worlds. By shifting trust from centralized validators to transparent protocols, we return control of assets, data, and economic futures to users. Our mission accelerates global adoption by dismantling the technical and regulatory barriers that have hindered mainstream users and institutions from participating in decentralized technologies, building a financial ecosystem that is open by design.

3.3 Core Belief

Financial systems should be open by design and Triskel exists to prove this is possible.

4. Core Features

Most decentralized wallets focus narrowly on asset storage, Triskel redefines the category by integrating banking, compliance, and financial tools into a single non-custodial interface. This unified architecture eliminates the need to juggle multiple platforms while preserving decentralization's core tenets: user ownership, transparency, and censorship resistance.

4.1 Sell & Purchase Crypto

Triskel empowers users with a fast, secure, and intuitive platform to buy and sell cryptocurrencies effortlessly. Whether you're converting fiat to crypto or trading between digital assets, Triskel ensures instant execution, competitive rates, and unmatched convenience.

- Zero Hassle – Buy and sell crypto in just a few taps.

- Instant Liquidity – Trade anytime, anywhere, without delays.

- Multi-Currency Support – Seamlessly transact in fiat or crypto.

4.2 Triskel Visa Backed Crypto Card

This initiative of Triskel redefines digital asset utility by enabling direct spending of cryptocurrencies through a Visa-powered credit line. Unlike prepaid alternatives, this BIN-registered card automatically converts USDT/USDC holdings to fiat at point-of-sale while maintaining blockchain-settled transparency. Initial support for Polygon-based stablecoins will expand to additional networks, eliminating foreign exchange barriers for cross-border transactions.

4.3 OTC Platform

For retail as well as institutional participants, Triskel delivers a compliant OTC platform specializing in TUT with institutional-grade settlement. The platform's forthcoming dark pool integration will cater to large-volume traders while maintaining Ondata-verified identity protocols.

4.3.1 TUT (Triskel Utility Token)

Within the Triskel ecosystem, TUT functions as a utility token representing access to: the services on the Triskel decentralized non-custodial wallet platform, Triskel's TST Token (a security token) and other resources on the Triskel Platform. TUT is an ERC 20 token minted on the Matic blockchain-an EVM-based blockchain-and consequently follows ERC-20 standards.

The value of 1 TUT = 1 USDT. TUT will also be made available to users through an OTC platform.

TUT is a token that enables the entire Triskel ecosystem to work. This is the governance, and participatory token that also works as a store of value by itself. TUT will be used for a number of utility and governance based payment structures. All the transactions, yield payments and trade offs to be made in and settled using TUT as a standard practice.

4.4 STO (Security Token Offering Platform)

The Security Token Offering (STO) Platform completes this financial ecosystem by enabling tokenized asset issuance and secondary trading. Through TST-denominated offerings and embedded investor accreditation checks, Triskel brings regulatory clarity to on-chain securities, a critical missing layer in current Web3 infrastructure.

4.4.1 TST (Triskel Security Token)

TSTs are permissioned ERC 3643 token standards specifically designed for security tokens. It enables the issuance, management, and transfer of permissioned tokens, allowing for compliance checks, identity management, and the representation of real-world assets on the blockchain. ERC-3643 is an open-source standard that ensures all transactions comply with securities laws, making it an effective tool for managing Real World Assets (RWA) on the blockchain. It is built on the Ethereum network and shares the same interface as the ERC-20 standard, allowing for easy integration into the existing Ethereum ecosystem. These are backed by shares of Triskel organization.

The regulations incorporated into TST will align with the relevant legal framework of the jurisdiction where Triskel's feeder funds are formed. Triskel seamlessly integrates blockchain technology with the essential requirements of regulated security markets to uphold the integrity, liquidity, and transparency of

TST. The initial valuation of these tokens is derived from the value of shares in the Triskel Organization. However, this valuation undergoes regular reassessment and recalibration to align with the fund's redemption windows, market corrections, and fluctuations in token va institutional-grade settlement finality.

4.4 Merchant Payment Gateway (B2B)

A seamless solution that allows businesses to accept crypto payments just like traditional digital payments. Customers can spend their cryptocurrencies for everyday purchases—bridging the gap between crypto assets and real-world transactions.

Key Value Proposition:

- For Merchants: Accept crypto payments effortlessly, expanding customer reach to crypto users.
- For Customers: Use crypto holdings to pay for goods/services instantly, eliminating the need for manual conversions.
- How It Works: Integrates with merchant systems (via admin panel) to process crypto transactions securely and convert them to fiat if desired.

5. Incentivization {Referral Program}

The Triskel ecosystem introduces a performance-based revenue-sharing model through its Crypto Card Franchise Program, designed to reward partners, businesses, and community builders who drive adoption of Triskel's hybrid crypto payment solutions. This program transforms referrals into sustainable income streams by aligning partner incentives with long-term user engagement.

5.1 Program Structure and Benefits

The Franchise Program operates on a tiered participation model, where affiliates begin as standard partners and graduate to Franchisee status upon successfully referring 100 active Triskel Crypto Card users. Franchisees gain access to enhanced revenue opportunities, including:

- Interchange Rate Sharing, where partners earn up to 0.15% of transaction volumes processed through their referred cards, scaling with user spending activity.
- Foreign Exchange (FX) Revenue Share, granting up to 0.18% of fees generated from cross-border currency conversions—a particularly lucrative stream for globally engaged users.
- Recurring Management Fees, providing Franchisees with a fixed $0.64 monthly payout per active referred user, ensuring passive earnings tied to sustained platform usage.
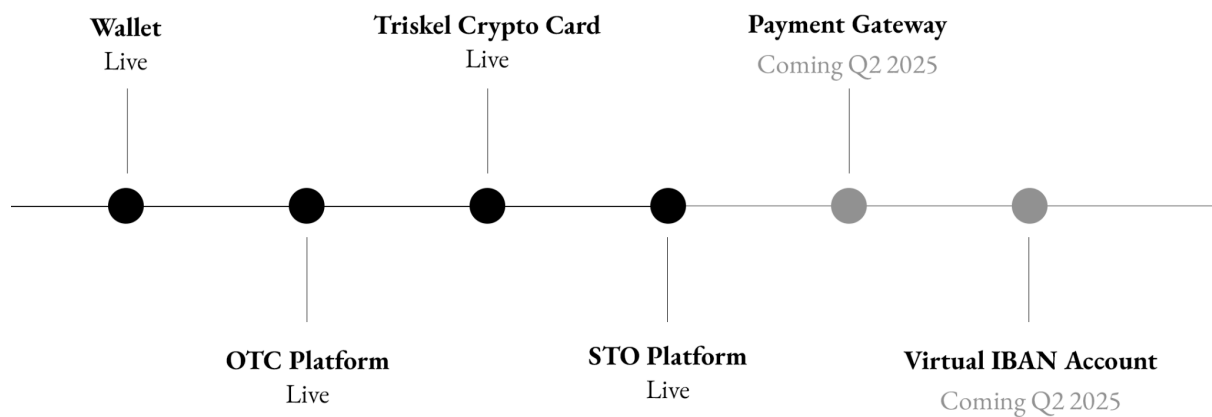
	Aggregated Volume	$0-$5M	$5-$15M	$15-$25M	$25-$50M	$50-$150M	+$150M
Referral Program	**Franchise**						
	Interchange Rate Share	0.05%	0.06%	0.08%	0.10%	0.12%	0.15%
	FX Share	0.18%	0.18%	0.18%	0.18%	0.18%	0.18%
	Management Fee per User	$0.64	$0.64	$0.64	$0.64	$0.64	$0.64
	General Public						
	Interchange Rate Share	0.01%	0.01%	0.02%	0.02%	0.02%	0.03%
	FX Share	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%
	Management Fee per User	$0.13	$0.13	$0.13	$0.13	$0.13	$0.13

5.2 Economic Alignment and Growth Potential

Triskel's model emphasizes lifetime value creation. Partners benefit not only from initial card activations but also from ongoing user transactions, creating a compounding effect on earnings. The program's structure intentionally rewards ecosystem contributors who foster real-world crypto utility, as every referred cardholder expands Triskel's payment network while generating shared revenue.

For enterprises and influencers, this serves as a turnkey monetization channel for their audiences. Users, in turn, gain seamless access to crypto-powered Visa payments, bridging digital assets with everyday commerce. By decentralizing financial infrastructure growth through participatory incentives, Triskel accelerates adoption while redistributing value to its most active promoters.

6. Roadmap

Wallet		Triskel Crypto Card		Payment Gateway	
Live		Live		Coming Q2 2025	

	OTC Platform		STO Platform		Virtual IBAN Account
	Live		Live		Coming Q2 2025

7. Regulatory Framework & Global Compliance

Triskel operates under a meticulously designed international structure that combines regulatory adherence with decentralized innovation. Each entity within the ecosystem serves a strategic purpose while maintaining full compliance with jurisdictional requirements:

- Triskel Holding (Dubai) acts as the central governance body, overseeing ecosystem development and strategic partnerships under the Dubai Virtual Assets Regulatory Authority (VARA) framework.
- Triskel Technology (Panama) drives core protocol development, maintaining operational agility while ensuring tax-neutral R&D expansion.
- Triskel Crypto Fiat License (Czech Republic) holds critical EMI/PI licenses, authorizing fiat-crypto conversions and IBAN services across the European Economic Area with full AML5/CTF compliance.

- Triskel Commercial (Wyoming, USA) leverages the state's blockchain-friendly DAO laws to facilitate institutional onboarding and U.S.-centric product offerings.
- Triskel DAO Fund (Marshall Islands) operates as the decentralized governance vehicle, enabling community-led treasury management and protocol upgrades through its offshore foundation structure.
- Triskel Proprietary Broker (St. Vincent & Grenadines) provides compliant OTC brokerage services for security tokens and large-volume trades under SVG's progressive digital asset regulations.

This multi-jurisdictional architecture ensures Triskel meets the highest standards of financial regulation while preserving the flexibility required for Web3 innovation. All entities undergo regular third-party audits, with publicly verifiable certificates available through the Triskel Transparency Portal.

8. Restricted Jurisdictions

The company intend to operate across the globe except for FATF & OFAC restricted countries which are namely: Restricted List Countries OFAC Specially Designated Nationals and Blocked Persons List (SDN List) Democratic People's Republic of Korea, Iran, Myanmar, Barbados, Bulgaria, Burkina Faso, Cameroon, Croatia, Democratic Republic of Congo, Gibraltar, Haiti, Jamaica, Mali, Mozambique, Nigeria, Philippines, Senegal, South Africa, South Sudan, Syria, Tanzania, Turkey, Uganda, Vietnam, Yemen. OFAC does not maintain a specific list of countries that U.S. persons cannot do business with. However, some countries are subject to broad-based sanctions, such as Cuba and Iran, while others have targeted sanctions focused on specific individuals and entities..

Conclusion

Triskel is redefining finance by merging decentralized and traditional systems into one seamless experience. With its non-custodial wallet, crypto-powered card, institutional OTC services, compliant STO platform,

and global banking services, Triskel removes barriers to financial access while prioritizing security and user control. Backed by the industry's most rewarding referral program, we incentivize community-driven growth at every level.

Built on principles of transparency and regulatory compliance, Triskel empowers both individuals and institutions to participate in the digital economy with confidence. As we move forward, our mission remains clear to create a financial ecosystem that is borderless and open for all.

The future of finance is here and it belongs to everyone.

General FAQs

1. How secure is Triskel Wallet for my crypto assets?

Triskel Wallet is incredibly resilient when it comes to security. As a non-custodial decentralized crypto wallet, it is armed with the latest security technology. This means your assets are locked down tight - no unauthorized access, no worries.

2. Is Triskel a non-custodial wallet?

Absolutely! Triskel is a non-custodial cryptocurrency wallet to the core. You hold all the power over your private keys and assets—no middlemen, just direct, hands-on management. The entire setup amps up your security and hands you total control over your assets, perfectly capturing the bold spirit of decentralization.

3. Why choose Triskel non-custodial wallet?

With Triskel Wallet, you get full control of your keys and assets. And its decentralized system, lets you dodge the risk of hacks associated with centralized storage. Triskel wallet operates in a completely transparent ecosystem,

owing to the inherent nature of blockchain.

4. Do non-custodial wallets need KYC verification?

Non-custodial wallets generally let you stay anonymous, but KYC kicks in with exchanges, fiat services, etc.

Triskel Wallet goes an extra mile, mandating KYC for OTC trades to keep things secure and trustworthy. KYC is

needed to be done only once to access cards, OTC and STO.

5. How do custodial wallets differ from non-custodial ones?

Custodial wallets put someone else in charge of your keys and assets. With a non-custodial decentralized wallet,

you keep your private keys and control everything yourself. No one else gets a say—just you and your assets.

6. How does Triskel help Web2 users transition to Web3?

Triskel simplifies the shift from traditional finance (Web2) to decentralized ecosystems (Web3) by integrating familiar tools like fiat gateways, Crypto Fiat Bridge, and crypto-powered card with non-custodial wallets, cross-chain swaps, and DeFi access. By reducing technical complexity and ensuring regulatory compliance, Triskel enables seamless onboarding for millions, empowering users to explore Web3 without abandoning the convenience of Web2.